# Case 08-01497 Doc 1 Filed 01/23/08 Entered 01/23/08 17:52:52 Desc Main United States Bankruptcy Court Northern District of Illinois Eastern Division Voluntary Petiti

**Voluntary Petition** 

Name of Debtor (if individual, enter Last, F <b>Arceneaux,</b>		Name o	Name of Joint Debtor (Spouse) (Last, First, Middle)  Arceneaux, Stacia, Aurore						
All Other Names used by the Debtor in the and trade names):	ried, maiden	maide	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):  FKA Stacia Matthews						
Last four digits of Soc. Sec./Complete EIN state all) * Subject to Fed R. Bankr.P.9037. See	re than one,		ur digits of Soc. I * Subject to Fed	R. Bankr.P.903		r Tax I.D. No (if more than one, w.			
Street Address of Debtor (No. & Street, Cit	y, and State):		Street	Address of Joir	nt Debtor (No.	& Street, City	, and State):		
9357 S. Luella			935	7 S. Lue	lla				
Chicago IL	6	0617	11	cago IL			60617		
County of Residence or of the Principal Pla	ace of Business:		County	of Residence	or of the Princ	cipal Place of E	Business:		
CO	OK					соок			
Mailing Address of Debtor (if different from	street address)		Mailing	Address of Jo	int Debtor (if o	lifferent from s	street address):		
maining / rear ess of 2000s. (if all of of it is all	on our additions				`		,		
Location of Principal Assets of Business D	ebtor (if different from stre	et address at	oove):						
Type of Debtor (Form of Organization) (Check one box)	Nature of Bus (Check one b		Chap	ter of Bankrup	tcy Code Un	der Which th	e Petition is Filed (Check one box)		
■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form	☐ Heath Care Busines		■ Ch	■ Chapter 7 □ Chapter 15 Petition for Recognition					
	☐ Single Asset Real E		I _	Chapter 9 of a Foreign Main Proceeding					
☐ Corporation (includes LLC & LLP)	defined in 11 U.S.C  Railroad	101 (51B)		☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition					
☐ Partnership	Stockbroker		_	☐ Chapter 13 of a Foreign Nonmain Proceeding					
Other (If debtor is not one of the	Commodity Broker				Nature o	f Debts (Check	one Box)		
above entities, check this box and state type of entity below.)	☐ Clearing Bank☐ Other		<b>■</b> De	■ Debts are primarily consumer □ Debts are primarily business					
	Tax-Exempt E	ntity	- de	debts, defined in 11 U.S.C. debts.					
	(Check box, if app  ☐ Debtor is a tax-exer		_	§ 101(8) as "incurred by an individual primarily for a					
	organization under	Title 26 of the	ре	rsonal, family, o	•				
	United States Code Revenue Code).	(the Internal	pu	rpose."					
Filing Fee (C	neck <b>one</b> box)		Chaak	ana hav	Cha	pter 11 Debt	ors		
Filing Fee attached				Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D)					
☐ Filing Fee to be paid in installments (apsigned application for the court's considerable)	eration certifying that the	debtor is	Cileck	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
unable to pay fee except in installments	:. Rule 1006(b). See Offici	al Form 3A.	I — -	insiders or affliates) are less than \$2,190,000.					
Filing Fee wavier requested (applicable attach signed application for the court's	•	• /		Check all applicable boxes:					
2.10.1. 2.3 approximate and 1.1			I_ ^	A plan is being filed with this petition.					
Statistical/Administrative Information							This appear is for court use only		
□ Debtor estimates that funds will be ava □ Debtor estimates that, after any exemplifunds available for distribution to unser			s paid, there w	ill be no		This space is for court use only			
Estimated Number of Creditors									
1- 50- 100-	<b>D D</b> 200- 1,000-		<b>]</b> 0,001	□ 25,001	<b>□</b> 50,001	Over			
49 99 199 Estimated Assets	999 5,000		5,000	50,000	100,000	100,000			
		<b>1</b> 0 000 001 <b>5</b>		\$100,000,001	©	☐ More then			
\$0 to \$50,001to \$100,001 to \$50,000 \$100,000	to \$1 to \$10	to \$50 to	50,000,001 \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
Estimated Liabilities			nillion	million					
\$0 to \$50,001to \$100,001 to		\$10,000,001 \$	<b>]</b> 50,000,001	<b>1</b> 00,000,001	\$500,000,001	☐ More than			
\$50,000 \$100,000 \$500,000	to \$1 to \$10	to \$50 to	\$100	to \$500	to \$1billion	\$1 billion			

PFG Record # 315564

	ase 08-01497 Doc 1 Filed 01/23/08  Voluntary Petition Document	Entered 01/23/08 17:52						
Thi	s page must be completed and filed in every case)		ıx, Brian Alan rore Arceneaux					
	All Prior Bankruptcy Case Filed Within Last 8 \	Years (if more than two, attach additional	sheet)					
Location Where Fi		Case Number:	Date Filed:					
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	•						
Name of Debtor:		Case Number:	Date Filed:					
District:		Relationship:	Judge:					
forms 10K ar pursuant to 9	Exhibit A leted if debtor is required to file periodic reports (e.g., and 10Q with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC §						
☐ Exhibit	t A is attached and made a part of this petition.	/s/ Nathai	n E Curtis					
		Nathan E Curtis	Dated: 01/18/2008					
_	Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.							
Exhibit	Exhi (To be completed by every individual debtor. If a joint petition is file t D completed and signed by the debtor is attached and made a par a joint petition: D also completed and signed by the joint debtor is attached and made	rt of this petition.	a separate Exhibit D.)					
		ng the Debtor - Venue						
•	Debtor has been domiciled or has had a residence, prince 180 days immediately preceding the date of this petition							
	There is a bankruptcy case concerning debtor's affiliate,	, general partner, or partnership pendir	ng in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.								
	Certification by a Debtor Who Reside	es as a Tenant of Residential plicable boxes.	Property					
	Landlord has a judgment against the debtor for possess		ked, complete the					
	following.)  (Name of landlord that obtained judgment	t)						
	(Address of Landlord)							
	Debtor claims that under applicable nonbankruptcy law, permitted to cure the entire monetary default that gave ri							
	possession was entered. and  Debtor has included in this petition the deposit with the depo	court of any rent that would become du	ue during the 30-day					
	period after the filing of the petition.  Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))							

Voluntary Petition Document

ocument Natageo8Joir45Debtor(s)

Arceneaux, Brian Alan Stacia Aurore Arceneaux

This page must be completed and filed in every case)

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Brian Alan Arceneaux Brian Alan Arceneaux

Dated: 12/05/2007

### /s/ Stacia Aurore Arceneaux Stacia Aurore Arceneaux

Dated: 12/05/2007

### Signature of Attorney /s/ Nathan E Curtis

Signature of Attorney for Debtor(s)

#### **Nathan E Curtis**

Printed Name of Attorney & Bar Number Bar No: 6269588

LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400

Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 01/18/2008

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

#### << Sign & Date on Those Lines

#### << Sign & Date on Those Lines

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)

#### Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



#### Page 4 of 45 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Bankruptcy Docket #:

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the

Date	ed: 12/05/2007 /s/ Brian Alan Arceneaux  Brian Alan Arceneaux	Sign & Date Here
l cer	rtify under penalty of perjury that the information provided above is true and correct.	
	<ol><li>The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 does not apply in this district.</li></ol>	U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable participate in a credit counseling briefing in person, by telephone, or through the Internet.);	e effort, to
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as of realizing and making rational decisions with respect to financial responsibilities.);	to be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be a by a motion for determination by the court.]	ccompanied
	If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the a provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reason bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.	gency that the 30-day the 30-day
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit coun so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exighere.]	seling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan deve the agency no later than 15 days after your bankruptcy case is filed.	d me in e. You must file
	United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Atta certificate and a copy of any debt repayment plan developed through the agency.	I me in ich a copy of the

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#### Document Page 5 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Bankruptcy Docket #:

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Jaicu.	12/03/2007 -	Stacia Aurore Arceneaux	Here
Dated:	12/05/2007	/s/ Stacia Aurore Arceneaux	Sign & Date
l certify u	nder penalty of perjury	that the information provided above is true and correct.	
	<ol><li>The United States trustee or ot apply in this district.</li></ol>	bankruptcy administrator has determined that the credit counseling requirement	of 11 U.S.C. § 109(h)
	Active military duty in a milit	tary combat zone.	
particip		.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasoning in person, by telephone, or through the Internet.);	onable effort, to
of reali	zing and making rational decisi	J.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency sions with respect to financial responsibilities.);	·
	<ol> <li>I am not required to receive a otion for determination by the c</li> </ol>	a credit counseling briefing because of: [Check the applicable statement.] [Muscourt.]	t be accompanied
credit provid deadli period	counseling briefing within the fir ed the briefing, together with a c ne can be granted only for caus . Failure to fulfill these requirer	easons stated in your motion, it will send you an order approving your request. You say after you file your bankruptcy case and promptly file a certificate from copy of any debt management plan developed through the agency. Any extensions and is limited to a maximum of 15 days. A motion for extension must be filed ments may result in dismissal of your case. If the court is not satisfied with your g a credit counseling briefing, your case may be dismissed.	n the agency that on of the 30-day within the 30-day
	an file my bankruptcy case now	st, and the following exigent circumstances merit a temporary waiver of the credi v. [Must be accompanied by a motion for determination by the court.] [Summariz	
	I certify that I requested cre	edit counseling services from an approved agency but was unable to obtain the s	ervices during the five
perfo a cop	d States trustee or bankruptcy a rming a related budget analysis by of a certificate from the agend	e the filing of my bankruptcy case, I received a briefing from a credit counseling a administrator that outlined the opportunties for available credit counseling and as s, but I do not have a certificate from the agency describing the services provided cy describing the services provided to you and a copy of any debt repayment pla er your bankruptcy case is filed.	ssisted me in I to me. You must file
perfo	d States trustee or bankruptcy a rming a related budget analysis	<ul> <li>the filing of my bankruptcy case, I received a briefing from a credit counseling as administrator that outlined the opportunties for available credit counseling and as s, and I have a certificate from the agency describing the services provided to me payment plan developed through the agency.</li> </ul>	sisted me in

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

# The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. \$3,500 Balance Due

2. The source of the compensation paid to me was:

I Other: (specify

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 01/18/2008 /s/ Nathan E Curtis

Attorney Name: Nathan E Curtis
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6269588

## Document Page 7 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
9357 S. Luella, Chicago, IL 60617 (Debtor's Residence)	Fee Simple	J	\$ 200,000	\$ 194,000

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$200,000.00

PFG Record # 315564

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	A A A	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking Account with Park National Bank.	J	\$	0
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD Player, Computer, Sofa, Coffee and End Tables, Tables & Chairs, Large Appliances, Washer/Dryer, Microwave, 3 beds and 2 dressers, BBQ. Value City - furniture	Н	\$	2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	н	\$	200
06. Wearing Apparel		Necessary wearing apparel.	Н	\$	150
07. Furs and jewelry.					
		Earrings, watch, costume jewelry, wedding bands.	J	\$	300
08. Firearms and sports, photographic, and other hobby equipment.	X			R (10/05)	

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

SCI	SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.						
		Whole Life Insurance w/ Prudential Financial. Mrs. Arceneaux's dependant son is the beneficiary.	w	\$ 6,244		
		Term Life Insurance - No Cash Surrender Value.		None		
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X					
		Pension w/ Employer/Former Employer - 100% Exempt.	Н			
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.						
		Expected 2007 tax refunds	J	\$ 10,000		
22. Patents, copyrights and other intellectual property. Give particulars.	X					
PFG Record # 315564		 	⊓ rm B6l	□ B (10/05) Page 2 of 3		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

SCF	ΙEC	OULE B - PERSONAL PROPERTY		
Type of Property	NONE	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.		1997 Ford Expedition w/ 98,000 miles; 1993 Lincoln Continental with 100,000 miles; 1993 Plymouth Voyager with 100,000 miles	J	\$ 4,685
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Hewlett-Packard - Computer	н	\$ 400
29. Machinery, fixtures, equipment, and supplie used in business.	Х	newiett-rackard - computer	П	Ψ 400
30. Inventory	Х			
31. Animals		Family Pets/Animals - 1 dog and 1 cat.	н	None
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.		1301 S Ocean Blvd. Pompano Beach, FL 33062 (Timeshare) 35 Deallyone Ave; Isladn, S.C. 29330	J	\$ 8,000 \$ 6,000
		(Timeshare)	J	7 2,000
		Total (Report also on Summary of Schedules)		\$38,879

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
9357 S. Luella, Chicago, IL 60617 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 200,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking Account with Park National Bank.	735 ILCS 5/12-1001(b)	\$ 0	\$ 0
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, DVD Player, Computer, Sofa, Coffee and End Tables, Tables & Chairs, Large Appliances, Washer/Dryer, Microwave, 3 beds and 2 dressers, BBQ.	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 150	\$ 150
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding bands.	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.			
Whole Life Insurance w/ Prudential Financial. Mrs. Arceneaux's dependant son is the beneficiary.	215 ILCS 5/238	\$ 6,244	\$ 6,244
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer/Former Employer - 100% Exempt.	40 ILCS 5/16-190		

PFG Record # 315564

Form B6C (10/05)

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.  Expected 2007 tax refunds	735 ILCS 5/12-1001(b)	\$ 7,000	\$ 10,000
25. Autos, Truck, Trailers and other vehicles and accessories.  1997 Ford Expedition w/ 98,000 miles; 1993 Lincoln  Continental with 100,000 miles; 1993 Plymouth Voyager  with 100,000 miles	735 ILCS 5/12-1001(c)	\$ 4,800	\$ 4,685
28. Office equipment, furnishings, and supplies.  Hewlett-Packard - Computer	735 ILCS 5/12-1001(d)	\$ 1,500	\$ 400

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In re

PFG Record #

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	American General Finance Bankruptcy Dept 3641 E. 106th Street Chicago IL 60617 Acct No.: 39608370		J	Dates: 1997 Nature of Lien: Lien on Vehicle - Non-PMSI Market Value: \$ 4,685 Intention: Reaffirm 524 (c) *Description: 1997 Ford Expedition w/ 98,000 miles; 1993 Lincoln Continental with 100,000 miles; 1993 Plymouth Voyager with 100,000 miles				\$ 10,000	\$ 4,595
2	<ul> <li>Value City Rooms</li> <li>Attn: Bankruptcy Dept.</li> <li>po box 182303</li> <li>Columbus OH 43218</li> <li>Acct No.: 5856370724941746</li> </ul>		Н	Dates: 1997 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 400 Intention: Surrender *Description: Value City - furniture				\$ 1,500	\$ 1,100
3	Wells Fargo Home Mortgage, Inc Bankruptcy Dept. PO Box 10368 Des Moines IA 50306 Acct No.: 0204670418		J	Dates: 1997 Nature of Lien: Mortgage Market Value: \$ 200,000 Intention: Reaffirm 524 (c) *Description: 9357 S. Luella, Chicago, IL 60617 (Debtor's Residence)				\$ 194,000	\$ 0

Total \$ 205,500 \$ 5,695

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above) Codebtor H W J C \* Date Claim was Incured

\* Nature of Lien

\*Value of Property Subject to Lien

\*Description of Property

nliquidated

Amount of Claim Without Deducting Value of

Unsecured Portion, If Any

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux. Debtors

Attorney for Debtor: Nathan E Curtis

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux / Debtors

Attorney for Debtor: Nathan E Curtis

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cr	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	An	nount of Claim
1	Action Card Bankruptcy Department 245 Perimeter Center Pkw Atlanta GA 30346 Acct #: 5256181011242995		w	Dates: 1999 Reason: Credit Card or Credit Use				\$	1,400
2	Action Card/Bankfirst Bankruptcy Department 245 Perimeter Center Pkw Atlanta GA 30346 Acct #: 4231311010245243		w	Dates: 1999 Reason: Credit Card or Credit Use				\$	1,400
3	American Express Bankruptcy Department Box 0001 Los Angeles CA 90096 Acct #: 371715362271003		W	Dates: 2007 Reason: Credit Card or Credit Use				\$	150

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In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux / Debtors

Attorney for Debtor: Nathan E Curtis

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								IMS
Cre	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim
1	Applied Card Bank Bankruptcy Department PO Box 10210 Wilmington DE 19850 Acct #: 4227097329919638		Н	Dates: 1998 Reason: Credit Card or Credit Use				\$	1,100
5	Bank of America Bankruptcy Department PO Box 17322 Baltimore MD 21297 Acct #: 7497553893548		W	Dates: 2006 Reason: Personal Loan				\$	15,500
6	Bank of America Bankruptcy Department 4161 Piedmont Pkwy Greensboro NC 27410 Acct #: 4264296761570560		Н	Dates: 2004 Reason: Credit Card or Credit Use				\$	14,000
7	Barclays Bank of Delaware Attn: Bankruptcy Dept. 125 S West St Wilmington DE 19801 Acct #: 4695650008		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$	750
3	Blair Bankruptcy Department PO Box 2974 Mission KS 66201 Acct #: 5780981009025764		W	Dates: 1993 Reason: Credit Card or Credit Use				\$	850
•	BP Amoco Bankruptcy Department PO Box 20365 Kansas City MO 64195 Acct #: 4227651025257162		W	Dates: 2006 Reason: Credit Card or Credit Use				\$	150
10	Capital One Bankruptcy Dept. 1957 Westmoreland Road Richmond VA 23276 Acct #: 4862361773644559		W	Dates: 2000 Reason: Credit Card or Credit Use				\$	1,800

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In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux / Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
11 Capital One Bankruptcy Dept. PO Box 85015 Richmond VA 23285 Acct #: 5291152613633789		Н	Dates: 2000 Reason: Credit Card or Credit Use				\$ 2,800
12 Capital One Bankruptcy Dept. 1957 Westmoreland Road Richmond VA 23276 Acct #: 4121741732980813		W	Dates: 1998 Reason: Credit Card or Credit Use				\$ 490
13 CBC/AES/EDUCAID Attn: Bankruptcy Dept. 1200 N 7TH ST Harrisburg PA 17102 Acct #: 7819		Н	Dates: 2000 Reason: Loan or Tuition for Education				\$ 5,400
14 CBC/AES/EDUCAID Attn: Bankruptcy Dept. 1200 N 7TH ST Harrisburg PA 17102 Acct #: 7819		Н	Dates: 2001 Reason: Loan or Tuition for Education				\$ 10,000
15 CBC/AES/EDUCAID  Attn: Bankruptcy Dept. 1200 N 7TH ST Harrisburg PA 17102  Acct #: 7819		Н	Dates: 2002 Reason: Loan or Tuition for Education				\$ 8,600
16 CBC/AES/EDUCAID Attn: Bankruptcy Dept. 1200 N 7TH ST Harrisburg PA 17102 Acct #: 7819		Н	Dates: 2002 Reason: Loan or Tuition for Education				\$ 10,000
17 CBC/AES/EDUCAID Attn: Bankruptcy Dept. 1200 N 7TH ST Harrisburg PA 17102 Acct #: 7819		Н	Dates: 2003 Reason: Loan or Tuition for Education				\$ 13,500

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In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux / Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
18 CBC/AES/EDUCAID Attn: Bankruptcy Dept. 1200 N 7TH ST Harrisburg PA 17102 Acct #: 7819		Н	Dates: 2003 Reason: Loan or Tuition for Education				\$ 3,700
19 CBC/AES/EDUCAID Attn: Bankruptcy Dept. 1200 N 7TH ST Harrisburg PA 17102 Acct #: 7819		Н	Dates: 2004 Reason: Loan or Tuition for Education				\$ 1,600
20 CBC/AES/EDUCAID Attn: Bankruptcy Dept. 1200 N 7TH ST Harrisburg PA 17102 Acct #: 7819		Н	Dates: 2004 Reason: Loan or Tuition for Education				\$ 7,800
21 Chase Bankruptcy Department 800 Brooksedge Blvd. Westerville OH 43081 Acct #: 4266902015929910		W	Dates: 2005 Reason: Credit Card or Credit Use				\$ 12,000
22 Chase Bankruptcy Department 800 Brooksedge Blvd. Westerville OH 43081 Acct #: 5260210009608448			Dates: 1990 Reason: Credit Card or Credit Use				\$ 850
23 Chase Bankruptcy Department 800 Brooksedge Blvd. Westerville OH 43081 Acct #: 421152101907		Н	Dates: 1986 Reason: Credit Card or Credit Use				\$ 1,200
24 <u>Chase</u> Attn: Bankruptcy Dept. PO Box 15298 Wilmington DE 19850-5298 Acct #: 422765102525		W	Dates: 2000 Reason: Credit Card or Credit Use				\$ 70

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In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux / Debtors

Attorney for Debtor: Nathan E Curtis

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
25 <u>Chase</u> Bankruptcy Department 800 Brooksedge Blvd. Westerville OH 43081 Acct #: 526021000960		J	Dates: 1990 Reason: Credit Card or Credit Use				\$ 500
26 Citibank N A Attn: Bankruptcy Dept. 701 E 60TH ST N Sioux Falls SD 57104 Acct #: 3554480		Н	Dates: 2005 Reason: Credit Card or Credit Use				\$ 20,100
27 <u>Citibank N A</u> Attn: Bankruptcy Dept. 701 E 60TH ST Sioux Falls SD 57104 Acct #: 3554480		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 400
28 Citibank N A  Attn: Bankruptcy Dept. 701 E 60TH ST N Sioux Falls SD 57104  Acct #: 3554480		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 8,000
29 HSBC/RS Bankruptcy Department PO Box 15524 Wilmington DE 19850 Acct #: 794697010005		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 800
30 JC Penney Bankruptcy Department Box 533 Dallas TX 75221 Acct #: 12810736661		W	Dates: 1999 Reason: Credit Card or Credit Use				\$ 2,700
31 Juniper Bank Bankruptcy Department 125 South West St Wilmington DE 19801 Acct #: 469596500082780		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 700

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In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux / Debtors

Attorney for Debtor: Nathan E Curtis

,	SCHEDULE F - CREDITORS	3 H	OL	DING UNSECURED NON-PR	10	RI	ΓΥ	CLAIMS
Cre	ditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount o
	Macy's Bankruptcy Department 9111 Duke Blvd Mason OH 45040 Acct #: 422495376610		w	Dates: 2006 Reason: Credit Card or Credit Use				\$ 1,40
	Menards Retail Services Department Dept. 7680 Carol Stream IL 60116-7680 Acct #: 6004300912082606		Н	Dates: 1997 Reason: Credit Card or Credit Use				\$ 1,40
	Newport News Attn: Bankruptcy Dept. 101 Crossway Park West Woodbury NY 11797 Acct #: 577091361874		J	Dates: 2000 Reason: Credit Card or Credit Use				\$ 75
	Nordstrom Attn: Bankruptcy Department PO Box 13589 Scottsdale AZ 85267 Acct #: 217798977		w	Dates: 2005 Reason: Credit Card or Credit Use				\$ 2,20
	Providian Bankruptcy Department PO Box 9180 Pleasanton CA 94588 Acct #: 4031180400800384		w	Dates: 1998 Reason: Credit Card or Credit Use				\$ 7,00
	Sallie Mae Servicing Attn: Bankruptcy Dept. 1002 ARTHUR DR Lynn Haven FL 32444 Acct #: 92960787811		w	Dates: 2001 Reason: Loan or Tuition for Education				\$ 32,00
	Sallie Mae Servicing Attn: Bankruptcy Dept. 1002 ARTHUR DR Lynn Haven FL 32444 Acct #: 7819		Н	Dates: 2006 Reason: Loan or Tuition for Education				\$ 76,00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux / Debtors

Attorney for Debtor: Nathan E Curtis

42 Wachovia Educational Finance

43 Wachovia Educational Finance

Attn: Bankruptcy Dept.

Attn: Bankruptcy Dept.

Winston Salem NC 27102

Winston Salem NC 27102

PO BOX 3117

Acct #: 2813

PO BOX 3117

Acct #: 2813

#### nliquidated Contingent **Date Claim Was Incurred and** Disputed Codebtor Creditor's Name, Mailing Address Including **Amount of** w Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) C 39 <u>Sears</u> Dates: 2005 **Bankruptcy Department** Reason: Credit Card or Credit Use \$ 15,000 PO Box 182156 Columbus OH 43218 Acct #: 40 Sears Bankruptcy Recovery Н Dates: 1992 **Bankruptcy Department** Reason: Credit Card or Credit Use 2,250 PO Box 6189 Sioux Falls SD 57117 Acct #: 5049998025636590 41 Target National Bank W Dates: 1998 Bankruptcy Dept. Reason: Credit Card or Credit Use 2,100 PO Box 673 Minneapolis MN 55440 Acct #: 4352376700599983

Dates:

Dates:

Н

2005

2005

**Total Amount of Unsecured Claims** 

Reason: Loan or Tuition for Education

Reason: Loan or Tuition for Education

(Report also on Summary of Schedules)

\$ 293,310.00

900

4.000



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In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

## Document Page 24 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



### UNITED STATES BARKRUPTES COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEE	BTOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	Daughter, Age 12, Son, Age 9, So	n, Age 18, ,
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Teacher	Teacher
Name of Employer:	Chicago Public Schools	Chicago Public Schools
Years Employed		
Employer Address:	PO BOX 09003	PO BOX 09003
City, State, Zip	Chicago, IL 60609	Chicago, IL 60609

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 7,746.96	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 7,746.96	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 969.56	\$ 0.00
b. Insurance	\$ 108.88	\$ 0.00
c. Union Dues	\$ 69.05	\$ 0.00
d. Other (Specify) Pension:	\$ 120.97	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 1,698.36	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 2,966.82	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,780.14	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
<ol> <li>Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.</li> </ol>	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income & & &	\$ 0.00	\$ 1,378.66
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 4,780.14	\$ 1,378.66
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 6,15	8.80
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 315564 Form B6I (10/06) Page 1 of 1

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

#### UNITED SPATESTBARKREPTES COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$1,665.00 a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No 2. Utilities: a. Electricity and Heating Fuel \$ 225.00 b. Water, Sewer, Garbage \$ 50.00 c. Cellphone, Internet \$ 100.00 d. Other **Home Phone and Cable Television** \$ 175.00 3. Home Maintenance (repairs and upkeep) \$ 50.00 4. Food \$600.00 5. Clothing \$ 125.00 6. Laundry and Dry Cleaning \$ 50.00 \$ 120.00 7. Medical and Dental Expenses \$ 293.00 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$ 100.00 10. Charitable Contributions \$478.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or Renter's \$ 146.00 b. Life \$c. Health d. Auto \$ 150.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ -Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$380.00 a. Auto b. Reaffirmation Payments \$ c. Other **Time Share Mintenance** \$54.00 Whole life insurance \$100.00 \$154.00 14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents not living at your home \$-16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Childcare & Pet 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Postage/Banking Babysitting Care: Eyecare, Meds GLS Repay: \$1,210.00 \$175.00 \$15.00 \$1,000.00 \$ -\$ 20.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$ 6,115.00 the Stastical of Summary of Certain Liabilities and Related Data. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None a. Average monthly income from Line 15 of Schedule I \$ 6,158.80 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly expenses from Line 18 above \$6,115.00 c. Monthly net income (a. minus b.) \$ 43.80 d. Total amount to be paid into plan monthly

## Document Page 27 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2007: \$61,000 2006: \$66,154 2005: \$65,000	Employment	
Spouse		
AMOUNT	SOURCE	-

## Document Page 28 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

	STATEMENT OF FINA	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2007: \$20,830 YTD 2006: \$61,835 2005: \$56,295	employment		
	M EMPLOYMENT OR OPERATION OF		
the two years immediately precedi spouse separately. (Married debto	ed by the debtor other than from emploing the commencement of this case. Gives filing under chapter 12 or chapter 13 parated and a joint petition is not filed.)	ive particulars. If a joint petition is figure and state income for each spous	led, state income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS			
Complete a. or b. as appropriate, a	and c.		
services, and other debts to any covalue of all property that constitute that were made to a creditor on ac	OR(S) WITH PRIMARILY CONSUMER reditor made within 90 days immediate is or is affected by such transfer is not acount of a domestic support obligation and creditor counseling agency. (Marries whether or not a joint petition is filed	ly proceeding the commencement less than \$600.00. Indicate with an or as part of an alternative repaymed debtors filing under chapter 12 of	of this case if the aggregate a sterisk (*) any payments sent schedule under a plan by or chapter 13 must include
	, ,		
	Dates of Payments	Amount Paid	Amount Still Owing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of Creditor
 Dates of Payment/Transfers
 Amount Paid or Value of Transfers
 Amount Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of CreditorDatesAmount Paid or Value ofAmount& Relationship to Debtorof PaymentsTransfersStill Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

Chase V. Stacia Arceneaux,
Case
No. 07M1205078

Collection
Circuit Court of Cook
County

NONE \_\_\_\_

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

Pending

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### STATEMENT OF FINANCIAL AFFAIRS

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

NONE X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of **Property** 

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization

Relationship to Debtor, If Any

Date of Gift

Description and Value of Gift

**Church of the Living Water** 190 Lily Cache Ln Bolingbrook, IL

Monthly

\$200

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### STATEMENT OF FINANCIAL AFFAIRS

07.	GII	FTS:
01.	OII	10.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Description and Value to Debtor, of Organization If Any Gift of Gift 2007 Various househld items **AmVets** and clothing. 210 E Court St Jacksonville, IL Per Year \$20

**United Negro College Fund** 55 E Monroe St # 1880 Chicago, IL

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date Value if Loss Was Covered in Whole or in of of Property Part by Insurance, Give Particulars Loss \$1,100 2004

**Garage Fire** Between 2007 and 2006

\$500 Gambling

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Date of Payment, Amount of Money or Name and Description and Name of Payer if Address Other Than Debtor Value of Property of Payee

10/2007

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Chicago, IL60603

Payment/Value:

3,500.00

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

STATEMENT	OF FINANCIA	I VEEVIDS
SIAICIVICIVI	UF FINANCIA	AL AFFAIRO

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor 12/2007

Amount of Money or Description and Value of Property

\$50.00

MMI 9009 West Loop South, 7th Floor, Houston Texas

NONE X

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

NONE

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property Transferred and Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s) Amount and Date of Sale or Closing

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### STATEMENT OF FINANCIAL AFFAIRS

NONE X

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository

Description of Contents

Date of Transfer or Surrender, if Any

NONE X

#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE X

#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property Case 08-01497 Doc 1 Filed 01/23/08 Entered 01/23/08 17:52:52 Desc Main Document Page 34 of 45

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

	STATEMENT OF FI	NANCIAL AFFAIRS	
15. PRIOR ADDRESS OF DEBT	OR(S):		
	```	commencement of this case, list all premis of this case. If a joint petition is filed, repor	
	Name	Dates of	
Address	Used	Occupancy	
16. SPOUSES and FORMER SE	POUSES:		
Louisiana, Nevada, New Mexico	, Puerto Rico, Texas, Washington, o	onwealth, or territory (including Alaska, Ariz Wisconsin) within eight (8) years immedia and of any former spouse who resides or	tely preceding the

#### NONE

#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

## Document Page 35 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

	STATEMENT OF FI	NANCIAL AFFAIRS	
	es of every site for which the debtor provental unit to which the notice was sent	_	f a release of Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
debtor is or was a party. Indic	trative proceedings, including settlemen ate the name and address of the govern		
number.			
Name and Address of Governmental Unit  18 NATURE, LOCATION AND  a. If the debtor is an individual ending dates of all businesses partnership, sole proprietor, oimmediately preceding the columnia.	Docket Number  O NAME OF BUSINESS  I list the names, addresses, taxpayer ides in which the debtor was an officer, directives was self-employed in a trade, profession mencement of this case, or in which the ly preceding the commencement of this	ctor, partner, or managing executive on, or other activity either full- or part- e debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years
Name and Address of Governmental Unit  18 NATURE, LOCATION AND  a. If the debtor is an individual ending dates of all businesses partnership, sole proprietor, of immediately preceding the convithin six (6) years immediate.  If the debtor is a partnership, ending dates of all businesses.	Number  NAME OF BUSINESS  Ist the names, addresses, taxpayer ides in which the debtor was an officer, direct was self-employed in a trade, profession mencement of this case, or in which the	Disposition  entification numbers, nature of the buctor, partner, or managing executive in, or other activity either full- or parted debtor owned 5 percent or more of case.	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and
Name and Address of Governmental Unit  18 NATURE, LOCATION AND  a. If the debtor is an individual ending dates of all businesses partnership, sole proprietor, of immediately preceding the convithin six (6) years immediate.  If the debtor is a partnership, ending dates of all businesses (6) years immediately preceding the debtor is a corporation, ending dates of all businesses.	Number  NAME OF BUSINESS  Ist the names, addresses, taxpayer ides in which the debtor was an officer, direct was self-employed in a trade, profession mencement of this case, or in which the ly preceding the commencement of this ist the names, addresses, taxpayer idents in which the debtor was a partner or ow	Disposition  entification numbers, nature of the buctor, partner, or managing executive on, or other activity either full- or partected debtor owned 5 percent or more of case.  Itification numbers, nature of the busing of the total or more of the voting of the total or more of the busing the first partect of the busing of the total or more of the busing the first partect of the first partect of the busing the first partect of the first parte	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and or equity securities, within six nesses, and beginning and
Name and Address of Governmental Unit  18 NATURE, LOCATION AND a. If the debtor is an individual ending dates of all businesses partnership, sole proprietor, or immediately preceding the convithin six (6) years immediate.  If the debtor is a partnership, the ending dates of all businesses (6) years immediately preceding the debtor is a corporation, and ing dates of all businesses.	Number  O NAME OF BUSINESS  I list the names, addresses, taxpayer ides in which the debtor was an officer, direct was self-employed in a trade, profession mencement of this case, or in which the ly preceding the commencement of this ist the names, addresses, taxpayer ider is in which the debtor was a partner or owing the commencement of this case.  I ist the names, addresses, taxpayer ider is in which the debtor was a partner or owing the commencement of this case.	Disposition  entification numbers, nature of the buctor, partner, or managing executive on, or other activity either full- or partected debtor owned 5 percent or more of case.  Itification numbers, nature of the busing of the total or more of the voting of the total or more of the busing the first partect of the busing of the total or more of the busing the first partect of the first partect of the busing the first partect of the first parte	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and or equity securities, within six nesses, and beginning and

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

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ct	\	-NIT A		 AFFAIRS
<b>—</b> I /	<b>\                                    </b>	-	NI /\ NI I	 <u> </u>

has been, within six years imme executive, or owner of more that	diately preceding the commencemer n 5 percent of the voting or equity see	a corporation or partnership and by any individual debtor who is t of this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, or other activity, either full- or part-time.
` ,	ceding the commencement of this ca	ement only if the debtor is or has been in business, as defined a se. A debtor who has not been in business within those six year
19. BOOKS, RECORDS AND F	INANCIAL STATEMENTS:	
List all bookkeepers and account the keeping of books of account	, , , , , , , , , , , , , , , , , , ,	diately preceding the filing of this bankruptcy case kept or superv
Name	Dates Services	
and Address	Rendered	
	` / 3	preceding the filing of this bankruptcy case have audited the bo
account and records, or prepare	d a financial statement of the debtor.	Dates Services
	` / 3	
account and records, or prepare . Name  19c. List all firms or individuals v	d a financial statement of the debtor Address	Dates Services Rendered  t of this case were in possession of the books of account and re
account and records, or prepare . Name  19c. List all firms or individuals v	d a financial statement of the debtor.  Address  who at the time of the commencemen	Dates Services Rendered  t of this case were in possession of the books of account and re
account and records, or prepare . Name  19c. List all firms or individuals voof the debtor. If any of the books . Name  19d. List all financial institutions.	d a financial statement of the debtor.  Address  who at the time of the commencemer of account and records are not available.  Address	Dates Services Rendered  t of this case were in possession of the books of account and reable, explain.
account and records, or prepare . Name  19c. List all firms or individuals voof the debtor. If any of the books . Name  19d. List all financial institutions.	d a financial statement of the debtor.  Address  who at the time of the commencement of account and records are not available.  Address  creditors and other parties, including	Dates Services Rendered  t of this case were in possession of the books of account and reable, explain.

### Document Page 37 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

20. INVENTORIES			
List the dates of the last two the dollar amount and basis	o inventories taken of your property, the names of each inventory.	e of the person who supervised the	e taking of each inventory,
Date	Inventory	Dollar Amount of Inventory	
of	Ouraniana	(specify cost, market of other	
Inventory	Supervisor Supervisor	basis)	
c. List the name and addre	ss of the person having possession of the rec	cords of each of the inventories rep	ported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
	S, OFFICERS, DIRECTORS AND SHAREHO		
Name	Nature	Percentage of	
and Address	of Interest	Interest	
	oration, list all officers & directors of the corpore of the voting or equity securities of the cor		directly or indirectly owns,
Name	<u></u>	Nature and Percentage of	
and Address	Title	Stock Ownership	
	p, list the nature and percentage of partnersh		partnershin

### Document Page 38 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

22b. If the debtor is a corporation immediately preceding the comm		ationship with the corporation terminated within one	(1) year
Name and Address	Title	Date of Termination	
23. WITHDRAWALS FROM A P	ARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including comper perquisite during one year immediately preceding	
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
	OI IP-		
	the name and federal taxpayer identific	cation number of the parent corporation of any consci thin six (6) years immediately preceding the comme	
If the debtor is a corporation, list for tax purposes of which the del	the name and federal taxpayer identific		
If the debtor is a corporation, list for tax purposes of which the del case.  Name of	the name and federal taxpayer identific btor has been a member at any time wi Taxpayer		
If the debtor is a corporation, list for tax purposes of which the del case.  Name of Parent Corporation  25. PENSION FUNDS:  If the debtor is not an individual,	the name and federal taxpayer identification has been a member at any time with the following state of the followi		ebtor, as an

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### STATEMENT OF FINANCIAL AFFAIRS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/05/2007 /s/ Brian Alan Arceneaux

Brian Alan Arceneaux

X Date & Sign

Dated: 12/05/2007

/s/ Stacia Aurore Arceneaux

Stacia Aurore Arceneaux

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

## Document Page 40 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux / Debtors

Attorney for Debtor: Nathan E Curtis

#### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

**Description of Property Creditor's Name** Intention PROPERTY TO BE RETAINED 1997 Ford Expedition w/ 98,000 miles; 1993 Lincoln Reaffirm 524 (c) **American General Finance** Continental with 100,000 miles; 1993 Plymouth Bankruptcy Dept Voyager with 100,000 miles 3641 E. 106th Street Chicago IL 60617 9357 S. Luella, Chicago, IL 60617 (Debtor's Reaffirm 524 (c) Wells Fargo Home Mortgage, Inc. Residence) Bankruptcy Dept.

#### PROPERTY TO BE SURRENDERED

PO Box 10368 Des Moines IA 50306

 Value City - furniture
 Value City Rooms
 Surrender

Attn: Bankruptcy Dept. po box 182303 Columbus OH 43218

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

12/05/2007

Dated:

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

#### I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/05/2007 /s/ Brian Alan Arceneaux

**Brian Alan Arceneaux** 

/s/ Stacia Aurore Arceneaux

**Stacia Aurore Arceneaux** 

X Date & Sign

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## Document Page 41 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Attorney for Debtor: Nathan E Curtis

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOL	INTS SCHEDULED	
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$200,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$38,879	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$205,500	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$293,310	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$6,159
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$6,115
TOTALS			\$ 238,879 TOTAL ASSETS	\$ 498,810 TOTAL LIABILITIES	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 173,500.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 173,500

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 6,158.80
Average Expenses (from Schedule J, Line 18)	\$ 6,115.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 9,872.77

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 5,695.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 293,310.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 299,005.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Nathan E Curtis

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

## Document Page 44 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Alan Arceneaux, and Stacia Aurore Arceneaux / Debtors

Attorney for Debtor: Nathan E Curtis

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/05/2007 /s/ Brian Alan Arceneaux

**Brian Alan Arceneaux** 

X Date & Sign

Dated: 12/05/2007

315564

PFG Record #

/s/ Stacia Aurore Arceneaux

**Stacia Aurore Arceneaux** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Brian Alan Arceneaux and Stacia Aurore Arceneaux, Debtorš

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Brian Alan Arceneaux Sign & Date Dated: 12/05/2007 Here Brian Alan Arceneaux /s/ Stacia Aurore Arceneaux 12/05/2007 Sign & Date Dated: Stacia Aurore Arceneaux Here /s/ Nathan E Curtis 01/18/2008 Dated: Attorney: Nathan E Curtis Bar No: 6269588

PFG Record # 315564